

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10/12/01

CERTIFICATE OF EXPRESS MAILING

This transmittal and the documents and/or fees itemized hereon and attached hereto have been deposited as "Express Mail Post Office to Addressee" in accordance with 37 C.F.R. §1.10 with Express Mail Mailing Label Number EL831641791US

Attorney Docket No.: 60021.376002

First Named Inventor: SLOAN, Ronald E.jc921 U.S. PTO
09/976443

10/12/01

UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))
(Continuation, Divisional or Continuation-in-part application)

Commissioner for Patents
Box Patent Application
Washington, DC 20231

 Duplicate for
fee processing

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
Ronald E. Sloan and Stephen B. Slutsky

For: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM

This application is a Continuation Divisional Continuation-in-part

of prior Application Nos.: **09/705,255**, filed **November 1, 2000**; **09/580,352** filed on **May 25, 2000**; and
09/431,417 filed on **November 1, 1999** from which priority under 35 U.S.C. § 120 is claimed.

Application Elements:

52 Pages of Specification, Claims and Abstract



16 Sheets of Drawings



02 Declaration

- Newly executed (original or copy)
 Copy from a prior application (37 CFR 1.63(d) for a continuation or divisional).
The entire disclosure of the prior application from which a copy of the declaration is
herein supplied is considered as being part of the disclosure of the accompanying
application and is hereby incorporated by reference therein.

- Deletion of inventors Signed statement attached deleting inventor(s) named
in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).

Accompanying Application Parts:

Return Receipt Postcard



Other: Preliminary Amendment

Amendments

- Amend the specification by inserting before the first line the sentence: "This is a
 Continuation Continuation-in-part Divisional
application of copending prior
 Application No. 09/705,255, filed on November 1, 2000; 09/580,352 filed on
May 25, 2000; and 09/431,417 filed on November 1, 1999.
 International Application _____ filed on _____ which
designated the United States,
the disclosure of which is incorporated herein by reference."

Fee Calculation (37 CFR § 1.16)

| | (Col. 1) NO. FILED | (Col. 2) NO. EXTRA | RATE | SMALL ENTITY FEE | OR | RATE | LARGE ENTITY FEE |
|--|-----------------------|-----------------------|------|---------------------|----|------------|---------------------|
| BASIC FEE | | | | \$370 \$ | OR | \$740 | \$740.00 |
| TOTAL CLAIMS | 24 | -20 = | 03 | x09 = \$ | OR | x18 = \$ | 72.00 |
| INDEP CLAIMS | 03 | -03 = | 00 | x39 = \$ | OR | x78 = \$ | |
| [] Multiple Dependent Claim Presented | | | | \$130 = \$ | OR | \$260 = \$ | |
| * If the difference in Col. 1 is less than zero, enter "0" in Col. 2. | | | | Total \$ | OR | Total | \$812.00 |

Check No. 126753 in the amount of \$812.00 is enclosed.

The Commissioner is authorized to charge any fees which may be required, or to credit any overpayment, to Deposit Account No. 02-3964 (Order No. 60021.376002).

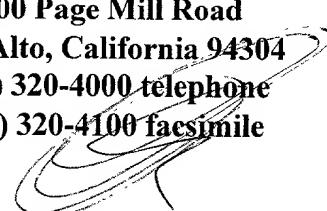
General Authorization for Petition for Extension of Time (37 CFR §1.136)

Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as may be needed to Deposit Account No. 02-3964 (Order No. 60021.376002).

Please send correspondence to the following address:

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Date: October 12, 2001


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